

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Charles L Smith  
Dana B Smith

Case No.: 1-19-03088 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Nationstar
Court Claim Number:	20
Last Four of Loan Number:	5728
Property Address if applicable:	4728 Laurel Dr

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$428.59
b.	Prepetition arrearages paid by the trustee:	\$428.59
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$428.59

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: October 31, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

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FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Charles L Smith  
Dana B Smith

Case No.: 1-19-03088 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on October 31, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

John Hyams, Esquire  
2023 N 2nd St  
Suite 203  
Harrisburg PA 17102

**Served by First Class Mail**

Nationstar Mtg, LLC  
PO Box 619096  
Dallas TX 75261-9741

Charles L Smith  
Dana B Smith  
4728 Laurel Dr  
Harrisburg PA 17110

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 31, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 19-03088 CHARLES L. SMITH

NATIONSTAR MORTGAGE  
PO BOX 619094

DALLAS, TX 75261-9741

Acct No: 5728/PRE ARREARS/4728 LAL

Sequence: 24

Modify:

Filed Date: 8/26/2019 12:00:00AM

Hold Code:

Amt Sched:	\$401,986.00	Debt:	\$428.59	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$428.59	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	DisbDescrp	Total	Reconciled
<b>5200</b>	<b>NATIONSTAR MORTGAGE</b>								
520-0	NATIONSTAR MORTGAGE		03/12/2020	1215229	\$428.59	\$0.00		\$428.59	03/19/2020

Sub-totals: \$428.59 \$0.00 \$428.59

Grand Total: \$428.59 \$0.00